Case 23-21005-MEH Doc 40 Filed 03/14/25 Entered 03/15/25 00:15:47 Desc Imaged Certificate of Notice Page 1 of 10
STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in

the Plan.

Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease **0** Lien Avoidance

Last revised: November 14, 2023

	UNITED STATES BAI DISTRICT OF N New Jo	NEW JERSEY	Т
In Re: Maciver E Addaquay	Debtor(s)	Case No.: Judge:	23-21005 MEH
	CHAPTER 13 PLAN	N AND MOTIONS	
☐ Original☐ Motions Included	✓ Modified/Notice R☐ Modified/No Notice		Date: 3/11/2025
	THE DEBTOR HAS FILED CHAPTER 13 OF THE E		
	YOUR RIGHTS WIL	L BE AFFECTED	
hearing on the Plan proposed by th You should read these papers care of this Plan or any motion included may be affected by this plan. Your obecome binding, and included motio before the deadline stated in the No further notice. See Bankruptcy Rule modification may take place solely avoid or modify the lien. The debtor based on value of the collateral or to treatment must file a timely objection.	the Debtor. This document is infully and discuss them with in it must file a written object claim may be reduced, most ons may be granted without office. The Court may confirme 3015. If this plan includes within the Chapter 13 confirmed not file a separate may reduce the interest rate. For and appear at the confirment of the confirmen	the actual Plan pro your attorney. Anyon ction within the time lified, or eliminated. It further notice or he mentions to avoid or mation process. The otion or adversary parts and affected lien cred mation hearing to pro-	earing, unless written objection is filed are no timely filed objections, without modify a lien, the lien avoidance or e plan confirmation order alone will proceeding to avoid or modify a lien ditor who wishes to contest said osecute same.
The following matters may be of whether the plan includes each checked, the provision will be in	of the following items. If a	nn item is checked	one box on each line to state as "Does Not" or if both boxes are
THIS PLAN:			NDARD PROVISIONS MUST ALSO BE
☐ DOES ☑ DOES NOT LIMIT THE COLLATERAL, WHICH MAY RESTREDITOR. SEE MOTIONS SET	ULT IN A PARTIAL PAYME	ENT OR NO PAYME	ENT AT ALL TO THE SECURED
☐ DOES ☑ DOES NOT AVOID A INTEREST. SEE MOTIONS SET F			NPURCHASE-MONEY SECURITY 7a/
Initial Debtor(s)' Attorney /s/ De	GB Initial Debtor:	/s/ MEA	Initial Co-Debtor

Part 1: Payment and Length of Plan

a.	month following the filing of the	petition. (If tier pa		
b.	The debtor shall make plan pay			
D.	✓ Future Earnings		too nom the lonewing of	, di 000.
		na (describe sourc	e, amount and date whe	n funds are available):
C.	Use of real property to satisfy p			
.	Sale of real property	ian conganone		
	Description:			
	Proposed date for com	pletion:		
	✓ Refinance of real prop	ertv.		
	Description: 133 Arthu		N.I 07067	
	Proposed date for com		within 6 months of con	firmation
	r reposed date for som	.prodom	of modified plan	
	☐ Loan modification with	respect to mortaa	ge encumbering proper	hv:
	Description:	respect to mortga	ge encombering proper	.y.
	Proposed date for com	npletion:		
d.	The regular monthly m modification. See also		will continue pending the	e sale, refinance or loan
	Chapter 13 Trustee pe			will not be paid by the or loan modification of the real
•	property.			
e.	For debtors filing joint petition:	va tha within Char	star 12 Casa isintly admi	iniatored If any party objects to
				inistered. If any party objects to
	appear at confirmation			iled. The objecting party must
	appear at committation	to prosecute their	objection.	
Part 2: Ade	quate Protection	X	IONE	
	dequate protection payments will l			to the Chanter 13 Trustee and
	e-confirmation to (creditor). (A			
Court.)	c-commutation to (creditor). (Adequate protection	in payments to be comin	ichieca apon oraci or the
Oddit.)				
b. A	dequate protection payments will I	be made in the am	ount of \$ to be paid	directly by the debtor(s)
	lan, pre-confirmation to: (cre		· <u>—</u>	, , , , , , , , , , , , , , , , , , , ,
	· · · · · · · · · · · · · · · · · · ·			
Part 3: Prior	rity Claims (Including Administr	ative Expenses)		
a.	All allowed priority claims will b	e paid in full unles	s the creditor agrees of	herwise:
Name of Cre		Type of Priority	o tilo olouito. ug. coc oti	Amount to be Paid
	STANDING TRUSTEE	ADMINISTRATI	VE	AS ALLOWED BY STATUTE
	seslow LLC - ATTORNEY FEE	ADMINISTRATI		BALANCE DUE: \$2250.00
BALANCE	COIOW ELO TITOTATELLE	/ DIVINITION OF THE	v L	DALANCE DUE. \$2250.00
	SUPPORT OBLIGATION			-NONE-
Internal Reve		Taxes and certai	n other debte	unknown
		Taxes and certai		
State of New	Jersey Division of Taxation	raxes and certai	n other debts	unknown
b.	Domestic Support Obligations a Check one: ☑ None	assigned or owed	o a governmental unit a	nd paid less than full amount:
	☐ The allowed priority claims li			
	assigned to or is owed to a gov		d will be paid less than the	ne full amount of the claim
	pursuant to 11 U.S.C.1322(a)(4	·):		

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		<u> </u>	
Name of Creditor	Tune of Drierity	Claim Amount	Λmount to be Daid
Name of Creditor	I type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

	Collateral or Type of Debt				
	(identify property and add		Interest	Amount to be	Regular Monthly
	street address. if		Rate on	Paid to Creditor	Payment Direct
11 (0 111	applicable)	Arrearage	Arrearage	by Trustee	to Creditor

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Paid to Creditor	
--	-----------	----------------------------------	------------------	--

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ✓ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

	Collateral						
	(identify property and	add				Total to be Paid Including Interest	
	street address, if				Amount	Calculation by Trustee	
Name of Creditor	applicable)		Interest Ra	ite	of Claim	-	

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments V NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if	Scheduled Debt	Total Collateral Value	Superior	Value of Creditor Interest in Collateral	Interest	Total Amount to be Paid by
name of Creditor	applicable)	Debt	value	Liens	Collateral	Rate	Trustee

^{2.)} Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ✓ NONE

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Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

conatoran					
Name of Creditor	Collateral to be Surrence (identify property and address, if applicable)	I	Value o	f Surrendered Collateral	Remaining Unsecured Debt
f. Secured Clair	ns Unaffected by the Plan	NONE			
The following	secured claims are unaffected	by the Plan:			
Name of Creditor		Collateral (idapplicable)	dentify pro	perty and add	street address, if
Township of Woodbridge		133 Arthur A payments 2/		olonia, NJ - or	ngoing real estate tax
Capital One Auto Finance		Auto Ioan cu	ırrent- 202	23 Nissan Kick	(S
g. Secured Clair	ns to be Paid in Full Throug	h the Plan: [NONE		
Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	I		Total Amount to be Paid ough the plan by Trustee
Select Portfolio Service	133 Arthur Avenue Colonia, NJ 07067 Middlesex County	2308	386.66 n/a	to cr	stee to make distribution editor on total debt claim ing Debtor's refinance of property
Part 5: Unsecured Claims	NONE				
☐ Not le ✓ Not le ☐ Pro F	y classified allowed non-prioness than \$ to be distributed ess than _100 percent eata distribution from any remains shifted unsecured claims shifted unsecured claims shifted unsecured claims shifted unsecured claims	d <i>pro rata</i>		·	
Name of Creditor	Basis for Separate Clas		Treatmen		Amount to be Paid by
INAME OF CIECULO	Dasis for Separate Clas	SamuauUH	ııcalııldı		Trustee
Part 6: Executory Contracts	and Unavaired Lagge	X NON	VE.		

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

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Name of	Arrears to be Cured	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Creditor	and paid by Trustee		•	to be Paid Directly to
				Creditor by Debtor

Part 7: Motions	✓ N			
	0			
	N E			

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of

Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). V NONE

The Debtor moves to avoid the following liens that impair exemptions:

	Nature of Collateral (identify property and				A	Sum of All	
	add street				Amount of	Other Liens	Amount of
Name of	address, if		Amount of	Value of	Claimed	Against the	Lien to be
Creditor	applicable)	Type of Lien	Lien	Collateral	Exemption	Property	Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ✓ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
---	-------------------	------------------------------	-----------------------------	--

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Ca	se 23-	21005-MEH		Filed 03/14/25 tificate of Notice	Entered 03/15/25 0 Page 6 of 10)0:15:47 Des	c Imaged
	✓	Upon Confirmatio Upon Discharge	n				
	b.	Payment Notices	6				
Debtor		ors and Lessors pro standing the autom		arts 4, 6 or 7 may conti	nue to mail customary notic	es or coupons to the	е
	c.	Order of Distribu	ıtion				
	The Tr	ustee shall pay allo	wed claims ir	the following order:			
		 Chapter 13 Sta Other Adminis Priority Claims Secured Claims Lease Arreara General Unsection 	trative Claims s s ges	Commissions - including Attorney Fed	es & Costs		
	d.	Post-Petition Cla	aims				
the am		ustee ☐ is, ✔ is no d by the post-petition		to pay post-petition clain	ms filed pursuant to 11 U.S.	.C. Section 1305(a)	in
Part 9	: Modif	ication NO	NE				
		ation of a plan does h D.N.J. LBR 3015		hat a separate motion b	e filed. A modified plan mu	st be served in	
	If this F	Plan modifies a Pla	n previously f	led in this case, comple	ete the information below.		
	Date o	f Plan being modific	ed: 12/11/20	23			
		why the plan is be ing an extension of		refinance of property			
Are So	chedules	s I and J being filed	simultaneous	sly with this Modified Pla	an?	⊮ No	
Part 1		-Standard Provisi					
	Non-S ✓ NO		Requiring Se	parate Signatures:			
		olain here: on-standard provision	ons placed els	sewhere in this plan are	ineffective.		
Signa	tures	·	•	·			
The De	ebtor(s)	and the attorney for	r the Debtor(s), if any, must sign this	Plan.		
	e wordin				an attorney, or the attorned identical to Local Form, Cl		ertify
I certify	under ہ	penalty of perjury th	at the above	is true.			
Date:	March	11, 2023		/s/ Maciver E			
				Maciver E Ad Debtor	daquay		

Date: __

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Joint Debtor

Date March 11, 2023 /s/ David G. Beslow

David G. Beslow

Attorney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

Case No. 23-21005-MEH In re: Maciver E Addaquay Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Mar 12, 2025 Form ID: pdf901 Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:

Recip ID **Recipient Name and Address**

+ Maciver E Addaquay, 133 Arthur Avenue, Colonia, NJ 07067-1359

520381892 Port Authority of New York and New Jersey, c/o Peter C. Merani, PC, 1001 Avenue of the Americas, Suite 1800, New York, NY

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address	Date/Time	Recipient Name and Address
smg		Email/Text: usanj.njbankr@usdoj.gov	Mar 12 2025 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg		Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 12 2025 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520094955	+	Email/Text: bankruptcy@sccompanies.com	Mar 12 2025 21:03:00	Ashro, 3650 Milwaukee St, Madison, WI 53714-2304
520094954	+	Email/Text: bankruptcy@sccompanies.com	Mar 12 2025 21:03:00	Ashro, Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
520094957	+	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 12 2025 21:02:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
520094956	+	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 12 2025 21:02:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520094958	+	Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 12 2025 21:12:16	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520094960		Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 12 2025 21:12:18	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
520101671	+	Email/PDF: acg.acg.ebn@aisinfo.com	Mar 12 2025 21:11:37	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520156451	+	Email/PDF: acg.acg.ebn@aisinfo.com	Mar 12 2025 21:34:36	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
520156447		Email/Text: BKSPSElectronicCourtNotifications@spservicing	ng.com Mar 12 2025 21:03:00	Citibank, N.A., as Trustee at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
520094963	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	M Mar 12 2025 21:03:00	Comenity Bank/Ashley Stewart, Po Box 182789, Columbus, OH 43218-2789
520094962	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 12 2025 21:03:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520094969		Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 12 2025 21:12:18	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040

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520094964	Email/Text: bankruptcycourts@equifax.com	Mor 12 2025 21:02:00	Equifor D.O. Por 740241 Atlanta CA
520094965	Email/Text: bankruptcycourts@equifax.com	Mar 12 2025 21:02:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
320094903	Eman/rext. bankrupicycourts@equitax.com	Mar 12 2025 21:02:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
520094966	^ MEBN	Mar 12 2025 21:00:14	Experian, P.O. Box 2002, Allen, TX 75013-2002
520094967	^ MEBN	Mar 12 2025 20:59:42	Experian, P.O. Box 4500, Allen, TX 75013-1311
520094968	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 12 2025 21:02:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520094970	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 12 2025 21:12:23	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
520094971	+ Email/PDF: bankruptcy_prod@navient.com	Mar 12 2025 21:12:18	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
520094972	+ Email/PDF: bankruptcy_prod@navient.com	Mar 12 2025 21:36:17	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
520094973	+ Email/Text: BKEBN-Notifications@ocwen.com	Mar 12 2025 21:02:00	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409-6493
520094974	+ Email/Text: BKEBN-Notifications@ocwen.com	Mar 12 2025 21:02:00	Ocwen Loan Servicing, LLC, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
520094977	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 12 2025 21:02:00	State of New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, P.O. Box 245, Trenton, NJ 08695-0245
520094975	Email/Text: BKSPSElectronicCourtNotifications@spservio	cing.com Mar 12 2025 21:03:00	Select Portfolio Service, 3815 South West Temple Street, Salt Lake City, UT 84115
520094976	Email/Text: BKSPSElectronicCourtNotifications@spservio	cing.com Mar 12 2025 21:03:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
520094979	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 12 2025 21:12:53	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
520094978	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 12 2025 21:13:29	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520094980	+ Email/Text: bernadette.wroblak@twp.woodbridge.nj.us	Mar 12 2025 21:03:00	Township of Woodbridge, Tax Assessor, 1 Main Street, Woodbridge, NJ 07095-3352
520094981	^ MEBN	Mar 12 2025 20:59:52	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
520094982	^ MEBN	Mar 12 2025 21:00:00	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520094959	*+	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520094961	*	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2025	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name Email Address

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

David G. Beslow

on behalf of Debtor Maciver E Addaquay yrodriguez@goldmanlaw.org

yrodriguez. knight 29@gmail.com; ecf-control@goldman-beslow.com; efinnerty@goldmanlaw.org; Beslow. David R 64764@notify.but and the control of the control

estcase.com;GoldmanBeslowLLC@jubileebk.net

Denise E. Carlon

on behalf of Creditor Citibank N.A., as Trustee for Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-2

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5